Case 17-24718-JNP Doc 35 Filed 04/02/18 Entered 04/02/18 09:32:03 Desc Main

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UNITED STATES BANKRUPTCY COURT

DISTRICT OF NEW JERSEY

 $Caption\ in\ Compliance\ with\ \textbf{D.N.J.}\ \textbf{LBR}\ 9004\text{-}1(b)$ 

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M&T BANK

In Re:

Kathleen M. Butler, Kenneth M. Butler,

Debtor.

of 2 Court for the District

Order Filed on April 2, 2018 by Clerk U.S. Bankruptcy Court District of New Jersey

Case No.: <u>17-24718 JNP</u>

Adv. No.:

Hearing Date: 4/25/2017 @ 10:00 a.m.

Judge: Jerrold N. Poslusny, Jr.

## ORDER CURING POST-PETITION ARREARS AND RESOLVING SECURED CREDITOR'S MOTION FOR RELIEF FROM STAY

The relief set forth on the following pages, numbered two (2) through two (2) is hereby **ORDERED.** 

**DATED: April 2, 2018** 

Honorable Jerrold N. Poslusny, Jr. United States Bankruptcy Court

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Debtor: Kathleen M. Butler, Kenneth M. Butler

Case No: 17-24718 JNP

Caption of Order: ORDER CURING POST-PETITION ARREARS AND RESOLVING SECURED

CREDITOR'S MOTION FOR RELIEF

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, MTGLQ, L.P., Denise Carlon, Esq. appearing, upon a motion to vacate the automatic stay as to real property located at 248 Nabb Avenue, Millville, NJ, 08332, and it appearing that notice of said motion was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and Brad J. Spiller, Esq., attorney for Debtor, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of March 22, 2018, Debtor is in arrears outside of the Chapter 13 Plan to Secured Creditor for payments due November 2017 through March 2018 for a total post-petition default of \$6,079.60 (5 @ \$1,215.92); and

It is further **ORDERED**, **ADJUDGED** and **DECREED** that the balance of the arrears in the amount of \$6,079.60 shall be added to the affidavit of amount due and paid through Debtors' Chapter 13 plan; and

It is further **ORDERED**, **ADJUDGED** and **DECREED** that regular mortgage payments are to resume April 1, 2018, directly to Secured Creditor, M&T Bank, Payment Processing, P.O. Box 1288, Buffalo, NY 14240-1288 (Note: the amount of the monthly mortgage payment is subject to change according to the terms of the note and mortgage); and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtor's Chapter 13 bankruptcy proceeding, if the lump sum payment or any regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtors shall have fourteen days to respond; and

It is further **ORDERED**, **ADJUDGED** and **DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtor, and Debtor's counsel at the time of submission to the Court; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs in the sum of \$350.00 for attorneys' fees and \$181.00 for filing fees, totaling \$531.00, which is to be paid through Debtor's Chapter 13 plan;

It is further **ORDERED**, **ADJUDGED** and **DECREED** that Secured Creditor's Motion for Relief is hereby resolved.